

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

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## Submitter Information

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## General Comment

It was very distressing to learn of your proposed rule changes for retirement accounts which would eliminate options trading of any kind. I use covered call and covered put trades to substantially increase the returns in my regular IRA. The key here is that these trades are 'covered' and there is not any borrowed money. My trades are all on blue chip companies, not risky or questionable ones, and have a very high rate of success. My husband and I are both retired and need the capability to earn extra income this way. It should be our right to do so just as any other financial decision that we make. It is very troubling to think that one of us might have to seek employment (in our 70's) due to our government's changing of rules that would result in preventing us from earning the extra income to which we have become accustomed. Please, please rethink your policy regarding retirement account option trading.